Previous references.

1903.

(Banking)

File No. 9 of 03-01

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B. File No. 23 of 04–05

B. File No. 100 of 05–06

GENERAL AND REVENUE SECRETARIAT.

Serial Nos. 1 – 2.

Part B. for

SUBJECT.

Report on the inspection of Mr. A. Anandarao on the Churchugundi Agr.l. Bank.

Table of Contents.

Sl. 1. No. 466. dy. 30-6-03. From the Inspector of Agr.l. Banks Submitting the report of Mr. A. Ananda Rao, on his inspection of the Churchugundi Agr.l. Bank.

Sl. 2. No. R. 517. dy. 13-8-03. To D.C. Shimoga.
Recorded with the observation, that the bank should be asked to obtain the duplicate copy of the article of Association for reference at the Bank; that the D.C. should enquire what has become of the entrance fee of Rs. 11; and that the foll. registers & accounts which are reported to have not been maintained should be kept. viz. 1, 8, 9, 11, 14, 16, 17, 18, 21 & 22 & the columns left blanck in the Property register filled
G. R. S. 58

189 R31.

From The Inspector of Agricultural Banks in Mysore,

Serial No. 1.

To The Secretary to the Government of His Highness the Maharaja of Mysore General and Revenue Deptt

Dated 30th June 1903.

Despatched

Received

General No. 466.
No.

Enclosure No. 1 & 1

Submitting Report of Mr. A. Ananda Rao on the Shanchaguddes Agricultural Banks.

2.

Inspection Report of the Agricultural Bank at Chinchungundi, Shikaripur Taluq.

1. Date of present inspection. — 9th February 1903.

2(a) Whether there is a duly registered suitable Bank office where members and depositors could call and have their business attended to (b) and if there had been any change in the office since last inspection, why necessitated and whether duly registered.

(a) Yes.
(b) No.

3(a) Whether any dates and hours are fixed for transaction of business, (b) whether business is regularly transacted at those dates and hours; (c) if no appointment is thus made, what arrangements exist for the due transaction of business when members and depositors call; and on how many days in a month is business done.

(a). No.
(b). No.
(c). No dates and hours are fixed. Members and depositors meet and conduct business whenever there is necessity for it and when they are sent for by the Agent. Meetings have been held on the marginally noted dates. These meetings were held simply to collect interest due by the members. No other business since 1900 was done.

1-3-900, 15-7-900, 20-9-900, 20-12-900, 30-1-901, 20-2-901, 30-5-901, 30-6-901, 15-7-901, 15-3-902, 30-3-902, 15-7-902, and 30-7-902.

4. Whether the Bank's registers, accounts, title-deeds, documents, cash balance and other property are kept in the Bank premises in the custody of the President and Agent; and if any of them are not so kept, where and how they are kept, under what authority and upon whose responsibility.

All the Bank's Registers &c are kept in the Bank premises in the custody of the Agent.

5(a) Whether the villages to which the members belong are sufficiently near (within a radius of five miles) to the Bank house, and (b) duly registered (c) at what distance do the majority of members, the directors and office-bearers reside; and (d) if business was extended to any new village, whether there was proper sanction for it.

(a) All the members belong to the villages of Chinchungundi
(b). The Bank is duly registered.
(c) The Directors and office bearers.

for keeping current account with the Treasury utilised
of time without being utilized; (f) the facility afforded

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also reside in the village.

(b) Business has not extended to any new village.

(a). There is neither increase nor decrease in the number of members since formation or last inspection.

(b) (c) & (d) - Require no answer.

(e). In strength and usefulness it remains the same as before.

6. (a) As regards members, whether and to what extent there has been any increase or decrease in their number since formation of the Bank or last inspection; (b) what was the decrease, if any, due to (c) were the new members duly qualified, duly elected, and registered; (d) in case of members belonging to a joint Hindu family or otherwise possessing a qualified or limited status, whether there is proper representation of interests involved; (e) whether in the practical working, the Bank has gained or lost in strength, energy and usefulness since formation or last inspection.

(a). Accurate list of lands is maintained but Columns 14 to 25 have not been filled up and the explanation for the omission is that the list sent to the Government containing these particulars has not yet been returned. Instructions have been given now for filling up the General Columns.

(b). No fluctuation, acquisition or improvement.

(c) No instance of Sale &c.

(d). No

(e). No

(f). In case of alienations the rules of the Association do not afford any guarantee against alienations and relinquishments. The liabilities against the Bank amount to Rs 3850/- principal

7. (a) As regards credit, solvency and resources of members, whether a complete and accurate list of the lands of members is maintained; if not, how is the omission explained; (b) to what extent have fluctuations in the number of members affected the united credit of the Bank. Any notable instances of new acquisition or improvement since formation of the Bank or last inspection; (c) any notable instances of sale or other kind of transfer, relinquishment or deterioration; (d) how these have affected the solvency and resources of the members concerned; (e) and of the Association as a whole; (f) what guarantee, if any, has the Bank obtained or the rules of the General Assembly afford against alienations and relinquishments prejudicial to the Bank's interests; compare the *net* amount of the value of property as per latest authenticated list with the amount of liabilities of the Bank at date of inspection.

explained? Are large sums kept in hand for any length of time without being utilized? Is the facility afforded for keeping current account with the Treasury utilised as far as possible for minimising cash balances, if not, how is the omission explained? Has there been any complaint or ground for the belief or suspicion that needlessly large balances are retained by the Agent or President.

Note the general results of the Bank's cash transactions up to date of inspection in the appended form and see if the Cash Balance Sheet last submitted by the Bank is correct in all particulars.

RECEIPTS.		EXPENDITURE.	
	Rs. a. p.		Rs. a. p.
From Treasury ...		To Treasury Current acct. principal repaid ...	
„ Depositors...		Depositors ..	
Entrance fee ...			
Interest and penalty ...		„ Members, loan.	
Loans repaid ...		„ Govt. on acct. of interest ... Depositors„ ...	
Other items ...		„ Printing charges ...	
		„ Establishment.	
		„ Contingencies	
		„ Other charges.	
Total		Total	

8(4) As regards Bank's funds, note whether the limit fixed at formation had been increased or decreased under due authority, whether the Bank had in its dealings unauthorizedly exceeded the limit and if so, how is this explained or proposed to be rectified. (2) Classify the Bank's funds at date of inspection with reference to the sources from which they were derived, viz.—entrance fee, contributions, loans from Government, if any, loans from others, deposits from members (1) in cash and (2) in grain, deposits from outsiders, debentures etc. (4) Note whether the Bank's credit is well established and sustained, or steadily growing; if otherwise, to what extent such result is due to any action or omission of the Bank's authorities and what other causes are likely to have contributed to it, whether the lessons of co-operation, mutual help and thrift are understood and practised, if not, inculcate them to as large a body of members and outsiders as can be gathered.

(a) No increase can be made.

(b) No

(c) Entrance fee 10.8.0
Contributions 5000-0-0
Loans from Govt. ..... "
Loans from others ..... "
Deposits from members ..... "
Deposits from outsiders ..... "
Debentures ..... "

(d) The Bank has no method in the available work as it does not borrow money at call nor allows interest on deposits.

(e) No - Loans realised

(a) At the formation the Bank's working Capital he the members only Capital he Rs. 1900 to be shares. Rest in 1920 the Share Capital raised

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The repayment of the loan by 8 annual instalments of Rs 625/- The Bank has paid up the 2 instalments due for 1901-902.

4). Upto date the Bank is indebted to the Government in a Sum of Rs 3850/-.

5) I am of opinion that if the Bank fulfils the Conditions regarding payment of principal and interest regularly and punctually the loan may be Continued.

Does not require any Comments as the Bank has neither taken loans nor deposits.

10. As regards loans and deposits from others, note the terms allowed, generally in regard to rate of, interest and time for repayment; whether the sanction of the General Assembly had been obtained to the rates of interest and other essential terms; whether the obligations incurred were, in any way, in excess of the Bank's requirements or of what local conditions of credit, prudential considerations and the progress and well-being of the Bank justified; whether the Bank authorities are alive to the importance of placing themselves in a position to discharge the obligations incurred, punctually, completely and satisfactorily.

(a) Compared the Cash Book with the Ledger, Receipts, Challan, Treasury Pass Book; Contingent and Establishment Registers and Documents.

(b). It is posted up from actual transactions as they occur and

11. (a) As regards the Bank's transactions, compare the Cash Book with Ledgers, Receipts, Chalans, Cheques, Treasury Pass Book, Contingent and Establishment Registers, Documents etc (b) Is it posted up from actual transactions as they occur and in the order of their occurrence, and are entries made so clear as to be easily intelligible and traceable through the other accounts? (c) If discrepancies and omissions due to mere oversight or ignorance are found, have them rectified in a business-like manner as far as practicable and note here such as are considered to be grave (d) In the case of corrections, see if they are initialled by the President and Agent, and if any of the corrections are not satisfactory, note briefly your objections.

(e) See if disbursements were duly authorised and are supported by proper vouchers.

(f) Were the charges incurred under Establishment and Contingencies real or fictitious either wholly or in part, and if real, necessary? Is the rule about members rendering gratuitous service duly respected.

(g) Note date of the last entry in the Cash Book, and the cash balance on that date according to the Cash Book and as forthcoming in the Bank's chest (h) Are instances frequent of the transgression of the limit fixed in the Articles of Association for cash balance in the hands of the Board of Directors, and how are they

entries are clear and easily traceable and intelligible.

(c). No discrepancies and omissions.

(d). Corrections have been initialled by the Agent.

(e). Disbursements are duly authorised. The cheques and Peons Signature are taken in the Register kept for that purpose.

(f). Changes are real and necessary.

(g). No.

(h). The Cash balance on the last day of January 903, according to the Cash Book is Rs 118-13-4 and it is forth coming in the Bank's Check

(i). The Agent says that he has not got with him either the original or Copy of Articles of Association. I do not find from the minute Book any reference made to these. The Agent however tells me that neither by the resolutions of the members nor by the Articles of Association has any limit been fixed in regard to the Amount of Cash balance in his hands.

J). No current account with the Treasury is opened for keeping any money.

(K). I have heard no complaints that large balances are retained by the Agent or President.

Receipts				Expenditure —			
From Treasury —	5000	"	"	To Treasury			
From Depositors —	"	"	"	Current account	"	"	
Entrance fee	12	"	"	Principal repaid	1150	"	
Interest	1691	7	11	Depositors	"	"	
Fine	17	4	"	Members Loan	6040	"	
Loans Repaid	2199	"	"	2a Govt. on account of interest	1232	4	
Other items	160	2	5	Depositors — —	"	"	
				Printing Charges	24	10	
				Establishment	307	"	
				Contingencies	21	11	
				Other items	174	7	
				Balance on hand	118	13	
Total	9079	14	4	Total	9068	14	

The agent says that a Sum of Rs 11/- collected as entrance fee was sent to the Government at the formation of the Bank and it has not been returned.

12.(a) As regards loans to members, note if, in addition to the restrictions and limitations prescribed in Section 42 of the Articles of Association, the General Assembly has prescribed any limit with reference to the value of the landed property held by applicants for loan or offered as security by them; (b) whether loans have been granted to any in contravention of these rules, members of joint Hindu family being taken as representing one account; (c) how such transgressions are explained or proposed to be rectified; had any loans been granted to other than members in need or had any deserving applicants been denied to favor particular individuals, and had such instances produced feelings of distrust and discontent and impaired the cordiality and unanimity expected to exist among the body of members; (d) are objects for which loans are applied for, explained with sufficient clearness in the darkhasts; (e) is the application and use made of loans watched by the Board of Directors or other authority; (f) have there been any instances of non-application or misuse, especially of sums obtained having been used by any member for purposes of trading or private banking or money lending.

Note the sums obtained and used for the several purposes indicated in the appended form.

Amount spent.	Rs.	a.	p.
1 For discharging encumbrances			
2 To discharge other debts			
3 For agricultural purposes			
(a)			
(b)			
(c)			
(d)			
4 For other purposes			
(a)			
(b)			
(c)			
(d)			

Amount obtained.	Rs.	a.	p.
1 To discharge encumbrances.			
2 To other debts.			
3 For agricultural purposes.			
(a)			
(b)			
(c)			
(d)			

(a) The general assembly has prescribed as limit with regard to loans to members with reference to the value of the landed property held by applicants for loans but in practice no more than 75 per Cent of the estimated value of the property is given as loans.

(b). No.

(c). No transgression - Loans have not been granted to any but members.

(d). The objects for which loans were applied for have been mentioned in the Dharkhasts.

(e) The Agent watches the application and use of the loans.

(f). There have been no instances of non application and misuse of loans obtained from the Bank.

Amount obtained				Amount Spent -			
1. To discharge encumbrances	475	-	-	1. For discharging encumbrances	475	-	-
2. To discharge other debts	435	-	-	2. To discharge other debts	435	-	-
3. For Agricultural purposes				3. For Agricultural			
(a) Kandayam	630	-	-	(a) Kandayam	630	-	-
(b). To purchase lands	420	-	-	(b) To purchase lands	420	-	-
(c). To improve the lands	3040	-	-	(c) To improve the lands	3040	-	-

9:

(a). The mortgaged deeds are in proper forms, executed by proper persons and duly registered.

(b). Mortgaged deeds duly discharging prior mortgages have been produced in the Bank.

(c) All the loans are of 1st class. The outstanding loans against the members is Rs 3850/- whereas the value of the property estimated is Rs 12000/-

(d). No undue preference.

(e) (ff) No loans are granted on personal security.

13. (a) As regards securities obtained, note if the mortgage deeds in favor of the Bank are in proper form executed by the proper persons and duly registered (b) if prior mortgages in respect of property hypothecated to the Bank had been fully discharged and the mortgage deeds (duly discharged) produced in Bank together with title-deeds; in case of exceptions, when the mortgages are likely to be discharged and their amount (c) the proportion the loans of first class bear to the amount of property mortgaged (d) notable cases of undue preference, if any, with explanation (e) whether good and sufficient personal security was obtained in the case of the second and third class loans (f) whether in the case of simple debts repaid, documents discharged, receipts, &c., obtained had been produced, and in case of notable exceptions when they are expected to be produced.

Note particulars in the appended form of loans outstanding against members at date of inspection exclusive of repayments.

1st class.	2nd class.	3rd class.	4th class.	Total.	Value of property under mortgage to Bank.
3850-0-0	"	"	"	3850-0-0	12000-0-0.

(a). All the members have paid up the interest payable by them punctually. In regard to the payment of instalments of principal also there has been no delay - Only a Sum of Rs 100/- due by the members by the end of December last yet remain unpaid to the Bank.

(b). This Sum is made up of Small Sums due by members whose list is appended.

(c). Loans of the 2nd, 3rd & 4th class

14. (a) As regards punctuality, completeness or otherwise in the payment of dues by members. Note whether the rule requiring strict punctuality is borne in mind and enforced in all practicable cases, or whether there is any unhealthy tendency to evade it; how many are defaulters (1) among office-bearers and (2) among other members; the amount of instalments overdue remaining unrecovered at date of inspection, (b) the amount of 2nd, 3rd and 4th class loans likewise overdue remaining unrecovered; causes of unduly large arrears and large number of defaulters; whether proper notice had been taken of defaults and adequate steps taken for recovery of arrears (c) whether renewals were granted with prudence and discrimination; (d) whether the interest and penalty due to the Bank had been fully recovered and (e) whether the interest due to Government and to other creditors duly paid; arrears, if any, how explained and when expected to be paid.

have not been given.

The rest of the question therefore does not need any answer.

(d). No renewals were granted.

(e) & (f). Interest due to the Bank and by the Bank to Government have been paid up.

Bank has obtained no loans from others and therefore no interest is due by it.

15. As regards surplus, Note what this amounts to up to date of inspection, taking into account the arrears remaining unrecovered of interest and other items of income; how much of this has been realized; what amount has been carried to the Reserve Fund by resolution of the General Assembly; how the Reserve Fund is invested; how the remaining surplus is used or secured; whether any and what special charges tended to reduce the surplus; and if the Bank has other assets what they are and their value.

To this question I have only to state in reply that there is no reserve or surplus in the Bank. The balance now in hand of Rs 118-13-4 - and the arrears due by the members may be considered if at all a surplus

The Bank has no other assets.

16. (a) As regards meetings of General Assembly, note whether the rules for convening these, the conduct of business therein and the recording and registering of resolutions are understood and duly given effect to; if not, explain the same to the office bearers and others present; (b) note whether meetings had been held regularly every half-year; (c) whether any and what number of extraordinary meetings had been held since last inspection; whether notices had been duly given to members; (d) whether members were generally taking interest in the Bank affairs; (e) whether there was party feeling; (f) whether special resolutions had been duly confirmed and registered; (g) whether any resolutions were inconsistent with the Articles of Association or other provisions of law.

(a). Written notices to members are not given. The Agent seems to be a simple man and frankly says that beyond collecting the interest and principal from the members and the punctual payment of these to the Government he knows nothing more. A

minute Book is kept up in which the proceedings of the meetings are entered. A copy of this is regularly sent for registry in the office of the Registrar of Companies.

(b). Yes, they were held except in December last - I have advised the Agent to convene a meeting soon and dispatch the half yearly Statement of Accounts.

(c). No extraordinary meetings have been convened since last inspection.

(d). None except the Agent takes any interest in the working of the Bank's affairs.

(e). No party feelings.

(f). Resolutions are confirmed at the next meeting.

(g). The Articles of Association are not here and as far as I can judge there seems to be nothing in the resolutions inconsistent with any provisions of law.

17(a) As regards Board of Directors, note whether and how often they meet for transaction of business: whether their resolutions are duly recorded in a book; if they do not meet, what arrangements exist for the discharge of their duties and functions and what record exists of their proceedings (b) whether any and which of them have been taking special interest in and working with zeal for the progress of the institution.

(a). Directors meet to dispose of applications for loans. Their proceedings are also entered in the minute Book and not in a Seperate Book.

(b). I cannot name any.

18. As regards supervision, whether any and what arrangements the General Assembly had made for control and audit, are they effective and satisfactory.

There is an audit Committee Consisting of 2 members who certify to the Correctness of accounts As the transactions of the Bank are simple and not complicated this control seems to be effective enough.

19. As regards registers and accounts, see appended list, note therein which of them is kept and how.

I.	Register of members	not Kept
II.	" of applications for loan	Kept properly.
III.	Cash book	— Do —
IV.	Ledger	
V.	Minute book	
VI.	Register of balance sheets	In this register Columns 14 to 25 not filled in.
VII.	Property register	not Kept.
VIII	Register of monthly cash abstracts	
IX.	Register of bonds	Properly Kept.
X	Receipts by Bank	not Kept.
XI.	Depositors' ledger	Properly Kept.
XII.	Treasury pass books	
XIII.	Chalan book	not Kept.
XIV.	Cheque book	Properly Kept
XV.	Receipts by members to Bank	not Kept.
XVI.	Register of Directors	— Do —
XVII.	Register of Directors' Proceedings	— Do —
XVIII.	Register of appropriation of loans	Properly Kept
XIX.	" of contingent expenses	— Do —
XX.	" of disbursement of pay to establishment	not Kept
XXI.	" of From letters	not Kept
XXII.	" of To letters	not Kept.
XXIII.	Visitors' book	

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I have no Special remarks to make.

20. General remarks regarding the state of the Bank.

Shimoga
14th March 902

A. Vincent
1st Asst Commr

1		480-00	195-00	285-00
2		300-00	127-00	173-00
3		820-00	387-00	433-00
4		200-00	105-00	95-00
5		100-00	70-00	30-00
6		285-00	105-00	180-00
7		300-00	75-00	225-00
8		225-00	117-00	108-00
9		75-00	34-00	41-00
10		100-00	50-00	50-00

11	[illegible]	275-00	165-00	110-00	
12	[illegible]	45-00	45-00	00-00	
13	[illegible]	60-00	20-00	40-00	
14	[illegible]	150-00	100-00	50-00	[illegible]
15	[illegible]	300-00	60-00	240-00	[illegible]
16	[illegible]	175-00	63-00	112-00	
17	[illegible]	1000-00	276-00	724-00	[illegible]
18	[illegible]	970-00	288-00	682-00	
19	[illegible]	210-00	68-00	142-00	[illegible]
20	[illegible]	30-00	30-00	00-00	[illegible]
21	[illegible]	150-00	20-00	130-00	
				3850-00	[illegible]

ಮಾಹಿತಿಯನ್ನು ಪಡೆಯಲಾಗಿದೆ. ಸಂಬಂಧಪಟ್ಟ ಇಲಾಖೆಗಳಿಂದ ಮಾಹಿತಿಯನ್ನು ಪಡೆಯಲಾಗಿದೆ.

2 3 4 5 6 7 8 9 10 11

12 13 14 15 16 17

ಹಿ ಲಾಕ್ಷಾ ಪೂರ್ಣ ಕೆಂಪು ಕಪ್ಪು ಹಸಿರು ಬಿಳಿ

1. [illegible] 137 / [illegible]

2. [illegible] — 105 / [illegible]

3. [illegible]

4. [illegible]

5. [illegible]

6. [illegible]

7. [illegible] 94 · [illegible]

8. [illegible]

9. [illegible]

10. [illegible] 36 · [illegible]

11. [illegible]

12. [illegible]

13. [illegible] 57 · [illegible]

14. [illegible] 59 · [illegible]

ਕੰਮ ਕਰਨ ਵਾਲੇ ਵਿਅਕਤੀ ਦੀ ਸਿਹਤ ਦੀ ਸੁਰੱਖਿਆ ਅਤੇ ਕੰਮ ਕਰਨ ਦੀ ਸਥਿਤੀ ਨਾਲ ਸੰਬੰਧਿਤ ਕਾਨੂੰਨ ਦੀ ਵਿਵਸਥਾ ਕਰਨ ਵਾਲੀ ਧਾਰਾ ਕਿਹੜੀ ਹੈ? 61

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ઉદાહરણ - - ઉકેલ આપણને 99 ગુણ્યફળ 1૮ 2 1 ભિન્નરૂપ કરવાની રીત

ઉદાહરણ ૦૮ ભિન્નરૂપ ગુણ્યફળ ભિન્નરૂપ ગુણક ગુણાકાર કરો.

21 ૨

ઉદાહરણ ૧૨ ભિન્નરૂપ ગુણક 1 ૩૨ 89 ભિન્નરૂપ ગુણ્યફળ ગુણાકાર કરો. 61

No: 466

Submitted to the Secretary to the Government, Genl & Rev. Depts

30-6-03.

Ramaswami Aiyangar

Asst. Govt. Analyst

Mysore Govt., Gen. & Rev. Secretariat

Branch

File No. (if any) and its date—

Do. R 5-17

D

D 13/8/03

13

Office Draft. 23

Progs. of the Govt. of H. H. the Maharaja of Mysore.

Read: Serial No 2

Letter No 4668-30.6.03 from the Inspector of Agricultural Banks, submitting the report on the inspection by Mr. A. Ananda Rao, Assistant Commissioner & Ex-officio Inspector of the Agricultural Bank at Channapatna, Ramanagaram Taluk, Channapatna Dist.

Order:

Recorded with the following observations.

1 ~~The bank should be directed to carry out~~ The instructions of the inspecting officer regarding the correct way of filling up the Property Register and submission of the balance sheet by December/02.

2. The General Assembly of the bank should be called upon to frame rules, regulations, &c.

3.

the Articles of Association for prefix at the bank.

4. The Deputy Commissioner is requested to the rise ~~received~~ for what purpose. Rs 11 reported to have been collected as Entrance fee paid and whether, if it has been sent to the Shikarpur Treasury it is in the "Suspense" bank.

What has become of the entrance fee of Rs 11 which is reported to have been sent at the time of the formation of the bank & not returned.

5. The limit of 75 per cent of the value of property for granting loans reported to be now in practice is too high. The bank should be directed not to exceed 50 per cent which is the limit fixed generally by the banks.

6. Rs 100 reported to be overdue by the bank towards the instalments due upto end of 1901-02 should be recovered from the one defaulting if not already done so.

7. The Agent alone is reported to take interest in the affairs of the bank. The principle of Co-operation should be inculcated to as many members as possible.

8. The following registers and accounts which are reported

and the cols: left blank in the property Register filled up at an early date

have not been maintained

~~should be kept~~ ~~the property~~
~~Register~~ ~~No~~

Nos 1, 8, 9, 11, 14, 16, 17, 18, 21, 22 & 23.

8/8/03

4/8/03 Secretary

Done
10/8/03

Completed